

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILLIAMSPORT DIVISION**

In re: KEVIN S. JONES	§	Case No. 4:17-bk-03221
LINDA L. JONES	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was converted to chapter 13 on 10/23/2017.
- 2) The plan was confirmed on 05/29/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/06/2023.
- 6) Number of months from filing or conversion to last payment: 64.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$98,865.00.
- 10) Amount of unsecured claims discharged without full payment: \$55,524.56.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 67,330.20	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 67,330.20</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,880.07	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,880.07</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SCOTT A WILLIAMS, ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
BRANCH BANKING & TRUST	Uns	0.00	819.82	819.82	712.53	0.00
BRANCH BANKING & TRUST	Uns	750.91	782.35	782.35	679.96	0.00
DISCOVER	Uns	4,290.93	4,622.10	4,622.10	4,017.18	0.00
DITECH FINANCIAL LLC	Sec	49,161.29	49,437.67	0.00	0.00	0.00
BANK OF AMERICA	Sec	5,417.00	5,315.05	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	1,387.94	1,596.04	1,596.04	1,387.16	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	256.72	256.72	223.12	0.00
QUANTUM3 GROUP, LLC	Uns	9,612.61	10,311.00	10,311.00	8,961.55	0.00
SANTANDER BANK	Uns	639.00	995.29	995.29	865.04	0.00
BECKET & LEE	Uns	304.61	392.33	392.33	340.98	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	193.80	193.80	168.43	0.00
PSECU	Uns	35,302.00	13,937.15	13,937.15	12,113.13	0.00
PSECU	Sec	27,350.00	25,431.77	0.00	0.00	0.00
US BANK NATIONAL ASSOCIATION	Uns	5,030.06	4,958.68	4,958.68	4,309.72	0.00
RESURGENT CAPITAL SERVICES	Uns	363.00	329.16	329.16	286.08	0.00
RESURGENT CAPITAL SERVICES	Uns	27,194.68	29,207.83	29,207.83	25,385.25	0.00
NATIONSTAR MORTGAGE	Sec	73,452.70	72,136.19	0.00	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WATER REVENUE BUREAU	Sec	0.00	2,314.35	0.00	0.00	0.00
JP MORGAN CHASE	Sec	14,000.00	NA	NA	0.00	0.00
PNC BANK MORTGAGE SERVICE	Sec	135,785.07	NA	NA	0.00	0.00
SERVICE FIRST FEDERAL CREDIT	Sec	2,920.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	5,427.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	2,580.00	NA	NA	0.00	0.00
CHASE CARD	Uns	10.00	NA	NA	0.00	0.00
CITICORP TRUST BANK	Uns	20.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Uns	389.75	NA	NA	0.00	0.00
COMENITY BANK	Uns	20.00	NA	NA	0.00	0.00
DSNB/MACY'S	Uns	446.00	NA	NA	0.00	0.00
FASHION BUG	Uns	10.00	NA	NA	0.00	0.00
HSBC VALUE CITY	Uns	10.00	NA	NA	0.00	0.00
KAY JEWELERS	Uns	20.00	NA	NA	0.00	0.00
KEYBAK NA	Uns	20.00	NA	NA	0.00	0.00
MARCUS GOLDMANSACHS	Uns	14,632.96	NA	NA	0.00	0.00
MIDLAND FUNDING/CREDIT	Uns	704.28	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	50.00	NA	NA	0.00	0.00
PNC BANK	Uns	1,498.00	NA	NA	0.00	0.00
SAM'S CLUB/GEGRB	Uns	468.53	NA	NA	0.00	0.00
SEARS	Uns	3,146.43	NA	NA	0.00	0.00
SPIRIT OF AMERICA NATIONAL	Uns	10.00	NA	NA	0.00	0.00
SUNOCO CITIBANK CBNA	Uns	20.00	NA	NA	0.00	0.00
SUSQUEHANNA BANCSHARES	Uns	10.00	NA	NA	0.00	0.00
SYNCB	Uns	547.00	NA	NA	0.00	0.00
TRIDENT ASSET MANANGEMENT	Uns	39.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Uns	10.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Uns	10.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 68,402.27	\$ 59,450.13	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 7,880.07	
Disbursements to Creditors	\$ 59,450.13	
<b>TOTAL DISBURSEMENTS:</b>		\$ 67,330.20

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/23/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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